

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938GOI000108
Registered Office: 24 Whites Road, Chennai – 600014
IRDAI REG NO.545



Arogya Sanjeevani, United India Insurance Company Limited

Premium Rate Charts

NOTE:

- All premium rates in this document are **Annual Premium Rates in INR (₹)** and are **inclusive of Goods & Service Tax (GST) & Cess (if any)**.
- ELIGIBILITY:**
 - Policy can be availed by persons between the age of 18 years and 60 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self.
 - Policy can be availed for Self and the following family members:
 - Legally wedded spouse
 - Parents and Parents-in-law
 - Dependent Children (i.e., natural, or legally adopted) between the age 3 months to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals

RATES FOR POLICIES ON INDIVIDUAL SUM INSURED BASIS

Sum Insured /Age	Premium Rate per Eligible Member											
	91d-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	3,202	3,826	4,029	4,549	5,191	6,165	7,118	9,614	10,272	11,683	13,903	15,799
1 Lakh	4,269	5,101	5,373	6,066	6,921	8,219	9,491	12,819	13,696	15,577	18,537	21,066
1.5 Lakh	4,941	5,905	6,226	7,123	8,101	10,112	12,359	16,183	17,323	21,293	24,864	28,513
2 Lakh	5,613	6,709	7,082	8,178	9,281	12,004	15,226	19,548	20,948	27,010	31,190	35,961
2.5 Lakh	6,042	7,219	7,759	8,931	10,880	13,433	17,010	22,657	24,787	31,388	36,233	42,033
3 Lakh	6,469	7,729	8,437	9,685	12,480	14,861	18,794	25,766	28,626	35,766	41,277	48,106
3.5 Lakh	6,543	7,819	8,610	9,837	13,039	15,511	19,460	26,859	30,335	37,395	43,161	50,836
4 Lakh	6,617	7,908	8,783	9,991	13,599	16,162	20,127	27,952	32,044	39,024	45,047	53,566
4.5 Lakh	6,728	8,039	8,897	10,085	13,693	16,676	20,796	28,835	33,853	41,385	47,773	56,493
5 Lakh	6,837	8,170	9,011	10,178	13,787	17,189	21,466	29,718	35,661	43,745	50,499	59,420
5.5 Lakh	7,076	8,456	9,326	10,535	14,269	17,790	22,217	30,758	36,909	45,276	52,267	61,500
6 Lakh	7,316	8,742	9,641	10,891	14,752	18,392	22,969	31,798	38,158	46,808	54,034	63,580
6.5 Lakh	7,555	9,027	9,957	11,247	15,234	18,994	23,720	32,839	39,406	48,339	55,802	65,659
7 Lakh	7,760	9,273	10,227	11,552	15,648	19,509	24,364	33,730	40,476	49,651	57,317	67,442
7.5 Lakh	7,965	9,518	10,497	11,858	16,061	20,025	25,008	34,622	41,545	50,963	58,832	69,225
8 Lakh	8,170	9,763	10,768	12,163	16,475	20,541	25,652	35,513	42,615	52,276	60,347	71,007
8.5 Lakh	8,307	9,926	10,948	12,367	16,751	20,884	26,081	36,108	43,328	53,151	61,357	72,196
9 Lakh	8,444	10,090	11,128	12,570	17,026	21,228	26,511	36,702	44,042	54,026	62,367	73,384
9.5 Lakh	8,581	10,253	11,308	12,774	17,302	21,572	26,940	37,296	44,755	54,900	63,377	74,572
10 Lakh	8,717	10,416	11,489	12,977	17,578	21,916	27,369	37,891	45,468	55,775	64,387	75,761

To arrive at the final premium applicable for a family which takes policy on Individual SI basis, rate for EACH individual member of the family (including children) shall be arrived at based on their Age/SI combination from the table above.

All these rates shall be aggregated to arrive at the final premium (incl. GST) for the policy.

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RATES FOR POLICIES ON FAMILY FLOATER SUM INSURED BASIS

Sum Insured /Age	Premium Rate for 1 Adult (Self/Spouse) + 1 Child											
	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	4,832	5,456	5,660	6,179	6,821	7,795	8,748	11,244	11,680	13,090	15,311	17,207
1 Lakh	6,442	7,275	7,546	8,239	9,094	10,393	11,664	14,993	15,573	17,454	20,414	22,943
1.5 Lakh	7,596	8,560	8,881	9,778	10,757	12,767	15,014	18,838	19,616	23,586	27,158	30,806
2 Lakh	8,749	9,846	10,218	11,315	12,417	15,140	18,362	22,685	23,657	29,719	33,899	38,670
2.5 Lakh	9,494	10,671	11,211	12,383	14,332	16,885	20,462	26,109	27,769	34,369	39,214	45,014
3 Lakh	10,237	11,497	12,204	13,453	16,247	18,628	22,561	29,534	31,880	39,019	44,531	51,360
3.5 Lakh	10,401	11,677	12,468	13,696	16,898	19,369	23,319	30,717	33,668	40,727	46,494	54,168
4 Lakh	10,566	11,857	12,733	13,940	17,548	20,111	24,076	31,902	35,455	42,435	48,458	56,976
4.5 Lakh	10,776	12,088	12,946	14,133	17,741	20,725	24,844	32,883	37,349	44,881	51,270	59,990
5 Lakh	10,987	12,319	13,160	14,328	17,936	21,338	25,616	33,868	39,245	47,329	54,083	63,004
5.5 Lakh	11,371	12,750	13,621	14,829	18,564	22,085	26,512	35,053	40,619	48,986	55,976	65,209
6 Lakh	11,756	13,181	14,081	15,331	19,192	22,832	27,409	36,238	41,992	50,642	57,869	67,414
6.5 Lakh	12,140	13,613	14,542	15,832	19,819	23,579	28,305	37,424	43,366	52,299	59,762	69,620
7 Lakh	12,470	13,982	14,937	16,262	20,357	24,219	29,074	38,440	44,543	53,719	61,384	71,510
7.5 Lakh	12,799	14,352	15,332	16,692	20,895	24,859	29,842	39,456	45,720	55,138	63,007	73,400
8 Lakh	13,129	14,721	15,726	17,122	21,434	25,499	30,611	40,472	46,898	56,558	64,629	75,290
8.5 Lakh	13,349	14,968	15,990	17,408	21,792	25,926	31,123	41,149	47,683	57,505	65,711	76,550
9 Lakh	13,569	15,214	16,253	17,695	22,151	26,353	31,635	41,827	48,468	58,451	66,793	77,810
9.5 Lakh	13,788	15,461	16,516	17,981	22,510	26,780	32,148	42,504	49,253	59,398	67,874	79,070
10 Lakh	14,008	15,707	16,779	18,268	22,868	27,206	32,660	43,181	50,037	60,345	68,956	80,330

Sum Insured /Age	Premium Rate for 1 Adult (Self/Spouse) + 2 Children											
	18-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	6,462	7,086	7,290	7,810	8,451	9,425	10,378	12,875	13,088	14,498	16,719	18,615
1 Lakh	8,616	9,448	9,719	10,413	11,268	12,566	13,838	17,166	17,450	19,331	22,292	24,820
1.5 Lakh	10,251	11,215	11,536	12,433	13,412	15,422	17,669	21,493	21,909	25,879	29,451	33,099
2 Lakh	11,886	12,983	13,355	14,451	15,554	18,277	21,499	25,822	26,366	32,428	36,608	41,379
2.5 Lakh	12,946	14,123	14,663	15,835	17,784	20,337	23,914	29,561	30,750	37,351	42,196	47,995
3 Lakh	14,004	15,264	15,971	17,220	20,014	22,395	26,329	33,301	35,134	42,273	47,784	54,613
3.5 Lakh	14,260	15,535	16,327	17,554	20,756	23,228	27,177	34,575	37,000	44,059	49,826	57,500
4 Lakh	14,515	15,807	16,682	17,889	21,497	24,060	28,025	35,851	38,866	45,846	51,869	60,387
4.5 Lakh	14,825	16,136	16,994	18,182	21,790	24,773	28,893	36,932	40,846	48,378	54,767	63,486
5 Lakh	15,136	16,469	17,310	18,477	22,086	25,488	29,765	38,017	42,829	50,913	57,667	66,588
5.5 Lakh	15,666	17,045	17,915	19,124	22,858	26,380	30,807	39,348	44,328	52,695	59,685	68,918
6 Lakh	16,196	17,621	18,521	19,771	23,631	27,272	31,849	40,678	45,827	54,477	61,704	71,249
6.5 Lakh	16,725	18,198	19,127	20,417	24,404	28,164	32,890	42,009	47,326	56,259	63,722	73,580
7 Lakh	17,179	18,692	19,646	20,972	25,067	28,929	33,783	43,149	48,611	57,786	65,452	75,577
7.5 Lakh	17,634	19,186	20,166	21,526	25,730	29,693	34,676	44,290	49,896	59,314	67,182	77,575
8 Lakh	18,088	19,680	20,685	22,080	26,392	30,458	35,569	45,430	51,180	60,841	68,912	79,573
8.5 Lakh	18,390	20,009	21,031	22,450	26,834	30,968	36,165	46,191	52,037	61,859	70,065	80,904
9 Lakh	18,693	20,339	21,377	22,819	27,276	31,477	36,760	46,951	52,894	62,877	71,219	82,236
9.5 Lakh	18,996	20,668	21,724	23,189	27,717	31,987	37,355	47,711	53,750	63,896	72,372	83,568
10 Lakh	19,299	20,997	22,070	23,559	28,159	32,497	37,950	48,472	54,607	64,914	73,525	84,900

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Sum Insured /Age of Eldest Member	Premium Rate for 2 Adults (Self + Spouse only)										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	5,565	6,357	6,728	7,636	10,331	12,280	16,585	17,258	19,627	23,358	26,543
1 Lakh	7,420	8,477	8,971	10,181	13,775	16,373	22,114	23,011	26,170	31,144	35,390
1.5 Lakh	8,587	9,572	10,386	12,009	16,944	21,320	27,917	28,840	34,636	41,228	46,261
2 Lakh	9,755	10,667	11,801	13,836	20,114	26,266	33,721	34,670	43,100	51,310	57,131
2.5 Lakh	10,494	11,518	12,789	15,535	22,135	29,262	38,392	39,160	49,178	58,544	65,572
3 Lakh	11,232	12,369	13,778	17,234	24,158	32,257	43,063	43,652	55,256	65,778	74,014
3.5 Lakh	11,350	12,500	13,923	17,513	24,547	32,967	44,009	44,879	56,808	67,626	76,093
4 Lakh	11,470	12,629	14,068	17,790	24,937	33,676	44,957	46,105	58,360	69,474	78,172
4.5 Lakh	11,646	12,825	14,285	18,160	25,457	34,561	46,138	47,576	60,224	71,691	80,667
5 Lakh	11,823	13,019	14,503	18,531	25,976	35,447	47,322	49,048	62,086	73,909	83,162
5.5 Lakh	12,237	13,475	15,010	19,180	26,886	36,688	48,978	50,765	64,259	76,496	86,073
6 Lakh	12,651	13,931	15,518	19,828	27,795	37,929	50,634	52,481	66,432	79,082	88,984
6.5 Lakh	13,065	14,387	16,025	20,477	28,704	39,169	52,291	54,198	68,605	81,669	91,894
7 Lakh	13,420	14,777	16,460	21,033	29,483	40,233	53,710	55,670	70,468	83,887	94,389
7.5 Lakh	13,774	15,168	16,895	21,589	30,263	41,296	55,130	57,141	72,331	86,104	96,884
8 Lakh	14,129	15,558	17,331	22,145	31,042	42,360	56,550	58,612	74,193	88,321	99,379
8.5 Lakh	14,365	15,819	17,621	22,515	31,561	43,069	57,496	59,593	75,435	89,799	101,042
9 Lakh	14,602	16,079	17,911	22,886	32,081	43,777	58,442	60,574	76,677	91,277	102,705
9.5 Lakh	14,838	16,339	18,201	23,257	32,600	44,486	59,389	61,555	77,918	92,756	104,369
10 Lakh	15,075	16,600	18,491	23,627	33,120	45,195	60,335	62,536	79,160	94,234	106,032

Sum Insured /Age of Eldest Member	Premium Rate for Self + Spouse + 1 Child										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	7,195	7,987	8,358	9,266	11,962	13,910	18,216	18,666	21,035	24,766	27,950
1 Lakh	9,593	10,650	11,144	12,355	15,949	18,547	24,287	24,888	28,047	33,021	37,267
1.5 Lakh	11,242	12,227	13,041	14,664	19,600	23,975	30,572	31,133	36,929	43,521	48,554
2 Lakh	12,892	13,804	14,937	16,973	23,250	29,403	36,858	37,379	45,809	54,019	59,840
2.5 Lakh	13,946	14,970	16,241	18,987	25,587	32,714	41,844	42,142	52,159	61,526	68,553
3 Lakh	15,000	16,136	17,545	21,002	27,925	36,024	46,830	46,906	58,510	69,032	77,268
3.5 Lakh	15,209	16,358	17,781	21,371	28,406	36,825	47,867	48,211	60,140	70,958	79,425
4 Lakh	15,419	16,578	18,017	21,739	28,886	37,625	48,906	49,515	61,771	72,884	81,583
4.5 Lakh	15,694	16,873	18,334	22,209	29,505	38,610	50,187	51,072	63,721	75,187	84,163
5 Lakh	15,973	17,169	18,652	22,681	30,126	39,597	51,471	52,632	65,670	77,493	86,746
5.5 Lakh	16,532	17,770	19,305	23,475	31,180	40,983	53,273	54,474	67,969	80,205	89,782
6 Lakh	17,091	18,371	19,958	24,268	32,235	42,369	55,074	56,316	70,267	82,917	92,818
6.5 Lakh	17,650	18,972	20,610	25,062	33,289	43,754	56,876	58,158	72,566	85,629	95,854
7 Lakh	18,129	19,487	21,170	25,743	34,193	44,942	58,420	59,737	74,536	87,954	98,457
7.5 Lakh	18,608	20,002	21,730	26,423	35,097	46,130	59,964	61,316	76,506	90,279	101,059
8 Lakh	19,088	20,517	22,289	27,103	36,000	47,318	61,508	62,895	78,476	92,604	103,661
8.5 Lakh	19,407	20,860	22,662	27,557	36,603	48,110	62,538	63,948	79,789	94,154	105,396
9 Lakh	19,726	21,204	23,035	28,011	37,205	48,902	63,567	65,000	81,103	95,703	107,131
9.5 Lakh	20,046	21,547	23,408	28,464	37,808	49,694	64,596	66,053	82,416	97,253	108,866
10 Lakh	20,365	21,890	23,781	28,918	38,411	50,486	65,626	67,106	83,729	98,803	110,601

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Sum Insured /Age of Eldest Member	Premium Rate for Self + Spouse + 2 Children										
	18-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	>75
50,000	8,825	9,618	9,988	10,896	13,592	15,540	19,846	20,074	22,443	26,174	29,358
1 Lakh	11,767	12,823	13,318	14,528	18,122	20,720	26,461	26,765	29,924	34,898	39,144
1.5 Lakh	13,897	14,882	15,696	17,320	22,255	26,630	33,227	33,426	39,222	45,814	50,847
2 Lakh	16,028	16,940	18,074	20,110	26,387	32,539	39,995	40,088	48,518	56,728	62,549
2.5 Lakh	17,398	18,422	19,693	22,439	29,039	36,166	45,296	45,123	55,141	64,507	71,535
3 Lakh	18,767	19,904	21,313	24,769	31,693	39,791	50,598	50,160	61,764	72,286	80,522
3.5 Lakh	19,067	20,216	21,639	25,229	32,264	40,684	51,726	51,544	63,473	74,290	82,757
4 Lakh	19,368	20,527	21,966	25,688	32,835	41,574	52,855	52,926	65,182	76,295	84,994
4.5 Lakh	19,743	20,922	22,382	26,258	33,554	42,658	54,236	54,569	67,217	78,684	87,660
5 Lakh	20,122	21,318	22,801	26,830	34,275	43,746	55,621	56,216	69,254	81,076	90,330
5.5 Lakh	20,827	22,065	23,600	27,769	35,475	45,277	57,567	58,183	71,678	83,914	93,491
6 Lakh	21,531	22,811	24,398	28,708	36,675	46,809	59,514	60,151	74,102	86,752	96,653
6.5 Lakh	22,235	23,557	25,196	29,647	37,874	48,340	61,461	62,118	76,526	89,589	99,814
7 Lakh	22,839	24,196	25,880	30,452	38,903	49,652	63,130	63,805	78,603	92,022	102,524
7.5 Lakh	23,442	24,836	26,564	31,257	39,931	50,964	64,798	65,491	80,681	94,454	105,234
8 Lakh	24,046	25,475	27,248	32,062	40,959	52,277	66,467	67,178	82,758	96,886	107,944
8.5 Lakh	24,449	25,902	27,704	32,599	41,645	53,152	67,579	68,302	84,144	98,508	109,751
9 Lakh	24,851	26,328	28,160	33,135	42,330	54,027	68,692	69,426	85,529	100,129	111,557
9.5 Lakh	25,253	26,755	28,616	33,672	43,016	54,902	69,804	70,551	86,914	101,751	113,364
10 Lakh	25,656	27,181	29,072	34,208	43,701	55,776	70,916	71,675	88,299	103,372	115,170

Premium Rate for each additional Child on Family Floater SI basis*	
Sum Insured	Premium
50,000	1,630
1 Lakh	2,173
1.5 Lakh	2,655
2 Lakh	3,137
2.5 Lakh	3,452
3 Lakh	3,767
3.5 Lakh	3,858
4 Lakh	3,949
4.5 Lakh	4,049
5 Lakh	4,149
5.5 Lakh	4,295
6 Lakh	4,440
6.5 Lakh	4,585
7 Lakh	4,710
7.5 Lakh	4,834
8 Lakh	4,959
8.5 Lakh	5,042
9.5 Lakh	5,125
9.5 Lakh	5,208
10 Lakh	5,291

* (Applicable only for the above Family Compositions)

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Rates for different family compositions under Family Floater SI Basis

When there are more than two adults to be covered under the same policy with family floater sum insured basis, please refer to our website for the online calculator.

Even in the case of 2 adults, please refer to our website for the online rate calculator for any family composition other than the following:

- The two adults are Self and Spouse

Link: <https://www.uiic.in/CustomerPortalWeb/data/ArogyaSanjeevani.html#/SanjeevaniQuote?p=new>

DISCOUNTS:

A. Family Discount under Individual Sum Insured basis option

Under this product, Individual family members can opt for a separate Sum Insured, i.e. they can be insured on an Individual Sum Insured basis. In case the policy covers more than one member of the family on Individual Sum Insured basis, a discount of 5% is offered on the premium of each and every member of the family.

B. Direct (Online) Business

A discount factor of 10% will be applicable for new policies purchased online through UIIC website. In the subsequent renewals, the same discount of 10% shall be offered provided the renewals were / are only made through UIIC website.

C. No Claim Rewards (NCR):

For every claim free year, the policy holder is entitled for NCR either as a No Claim Discount (max up to 25%) or a Cumulative Bonus (max up to 50%).

Note: No Claim Rewards is not applicable on Optional Cover premium rates.

Please refer to policy wordings/prospectus for details.

LOADINGS:

We may apply a risk loading on the premium payable (excluding statutory levies & taxes) based upon information declared in the proposal form and the health status of the persons proposed for insurance. Loadings will be applied from Inception Date of the first Policy including subsequent renewal(s). The maximum risk loading applicable shall not exceed 50% of the Premium (excluding taxes).

Rates when premium payment frequency is monthly or quarterly or half-yearly

Please refer to our website for the online calculator.

Link: <https://www.uiic.in/CustomerPortalWeb/data/ArogyaSanjeevani.html#/SanjeevaniQuote?p=new>